UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF OHIO EASTERN DIVISION

MEGAN HUCKABAY,) Case No. 1:25-cv-00691
Plaintiff,) Judge J. Philip Calabrese
v.) Magistrate Judge Reuben J. Sheperd
JEFFERSON CAPITAL SYSTEMS, LLC, $et\ al.$,))
Defendants.)))

OPINION AND ORDER

Plaintiff Megan Huckabay filed a complaint against three Defendants alleging violations of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act. (ECF No. 1.) On May 20, 2025, Plaintiff moved to dismiss Defendant Jefferson Capital Systems, LLC with prejudice. (ECF No. 5.) On June 16, 2025, Plaintiff moved to dismiss Defendant Experian Information Solutions, Inc. with prejudice. (ECF No. 7.) On July 18, 2025, Plaintiff filed a notice of dismissal as to Defendant Equifax Information Services, LLC with prejudice. (ECF No. 8.)

Rule 21 provides that the court may at any time, on just terms, add or drop a party. Fed. R. Civ. P. 21. Unless the parties agree otherwise, the Court generally drops a party under Rule 21 without prejudice. *See Michaels Bldg. Co. v. Ameritrust Co. N.A.*, 848 F.2d 674, 682 (6th Cir. 1988). Here, Plaintiff moves to dismiss Defendants Jefferson Capital Systems, LLC and Experian Information Solutions, Inc. with prejudice. (ECF No. 5; ECF No. 7.) Dismissal of a party under Rule 21 is

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committed to the sound discretion of the district court. Hiller v. HSBC Fin. Corp.,

589 F. App'x 320, 321 (6th Cir. 2015) (per curiam) (citing Sutherland v. Michigan

Dep't of Treasury, 344 F.3d 603, 612 (6th Cir. 2003)). Based on the Court's review of

the record, and the failure of any party to object, the Court sees no reason not to

dismiss Defendants Jefferson Capital Systems, LLC and Experian Information

Solutions, Inc. with prejudice.

Plaintiff filed a proposed notice of dismissal with prejudice for Defendant

Equifax Information Services, LLC under Rule 41(a)(1)(A)(i). (ECF No. 8.) Because

Defendant Equifax Information Services, LLC never appeared in the litigation, the

notice is self-executing under the Rule.

For these reasons, the Court **DISMISSES** Defendant Equifax Information

Services, LLC WITH PREJUDICE, GRANTS the motion DISMISSING

Defendants Jefferson Capital Systems, LLC and Experian Information Solutions, Inc.

WITH PREJUDICE (ECF No. 5; ECF No. 7), and closes this case.

SO ORDERED.

Dated: July 18, 2025

J. Philip Calabrese

United States District Judge

Northern District of Ohio

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